

City of Dover

DSHA Technical Assistance for Housing and Land Use Reform

Planning Commission

September 21, 2026



Background



In response to Delaware's housing affordability crisis, the General Assembly passed [House Bill 442](#), creating the Affordable Housing Production Task Force.



The Affordable Housing Production Task Force released a [report](#) which recommended implementing zoning reform to allow more housing choices at a local level.



The General Assembly passed [Senate Joint Resolution 8](#) (SJR8), directing the DSHA to create a pilot program to provide technical assistance for municipal governments related to zoning reform.

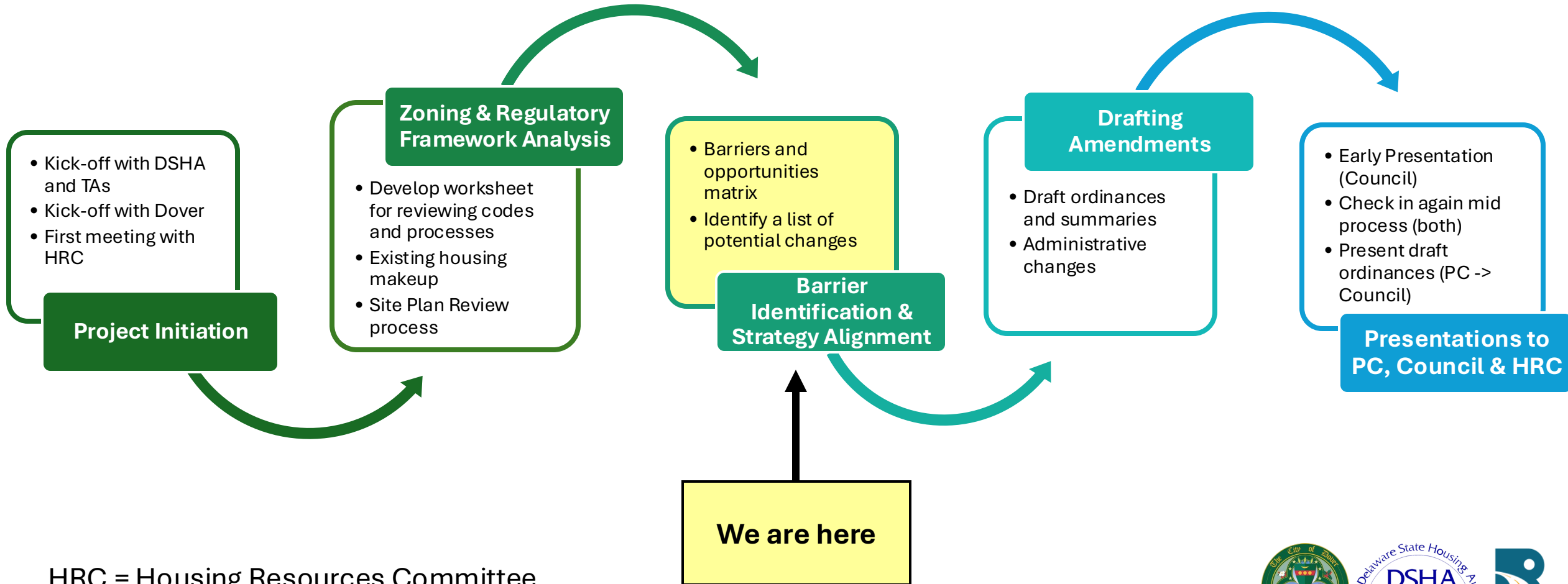


DSHA opened an application process for municipalities to participate in this [pilot program](#) where they could select zoning reform options and Dover applied to participate.



Our Approach

Public Engagement, Municipal Coordination, Ongoing Support and Meeting Attendance, HRC & TA Coordination



HRC = Housing Resources Committee



Chosen Reforms

- Allow ADUs and/or “missing middle” housing types as permitted in residential zones
- Increase buildable density for housing by reducing minimum lot sizes and bulk standards
- Increase building heights for multifamily housing and/or mixed-use developments
- Establish an inclusionary zoning program to address affordable and workforce housing needs
- Allow higher density, mixed-use with residential in commercial zones or employment centers

Additional Reforms Available

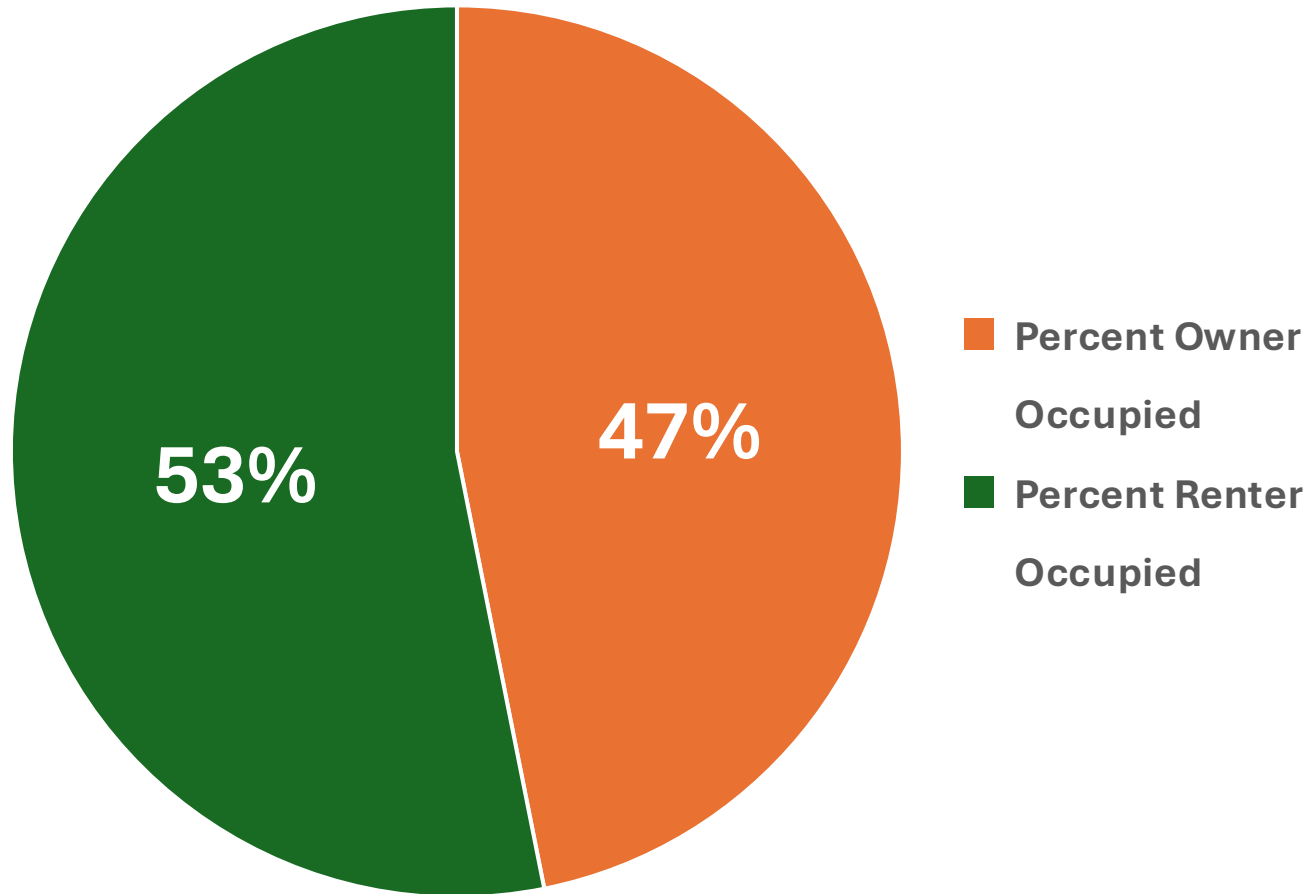
- Allow manufactured and/or modular homes placed on permanent foundations as a permitted use where single-family detached homes are permitted
- Create pre-reviewed design plans for “missing middle” housing types
- Reduce parking requirements in areas zoned for residential and mixed-use to promote walkable communities and provide more affordable development opportunities



Housing Affordability in Dover



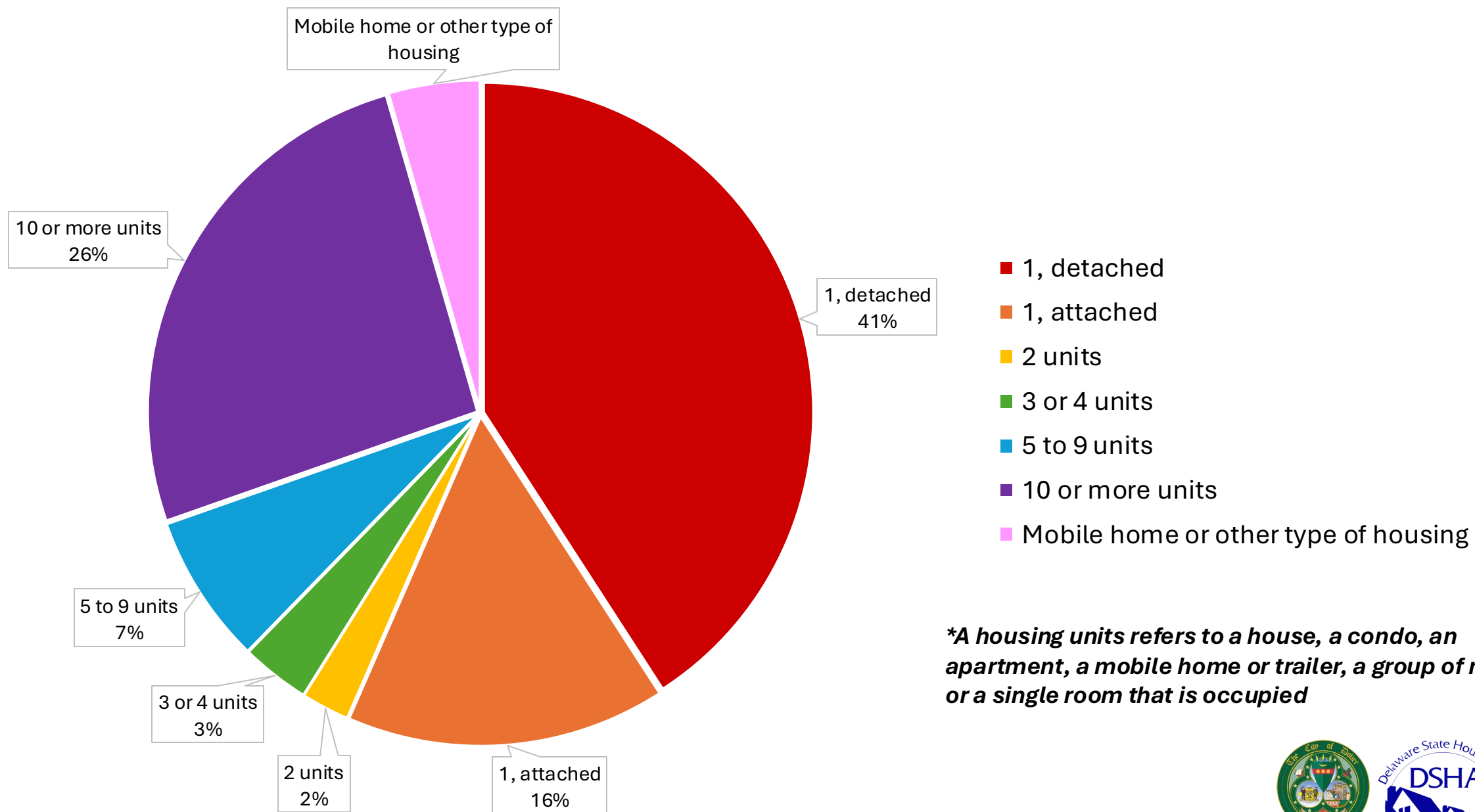
Owner and Renter Occupancy in Dover



- Per 2024 ACS data, there are 16,448 housing units in Dover, 15,428 of which are occupied



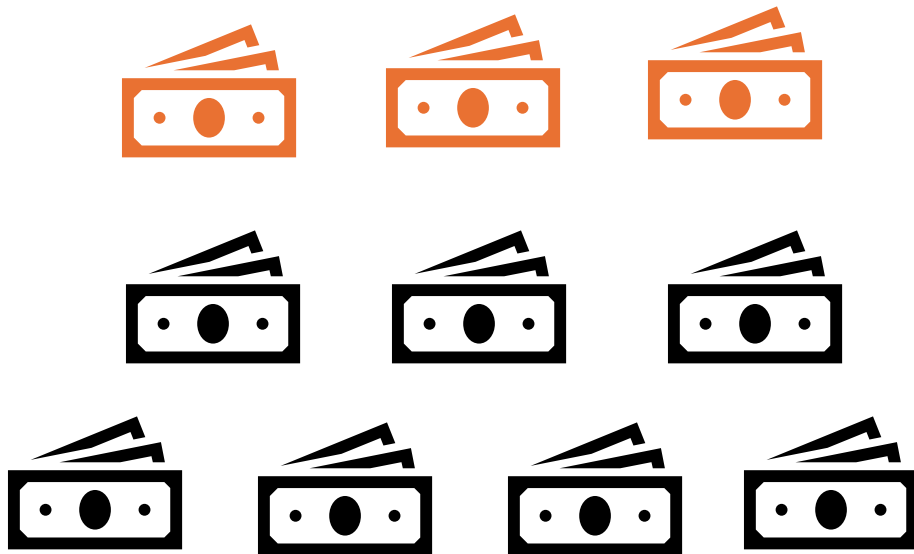
Occupancy by # of Units* per Structure



Key Terms

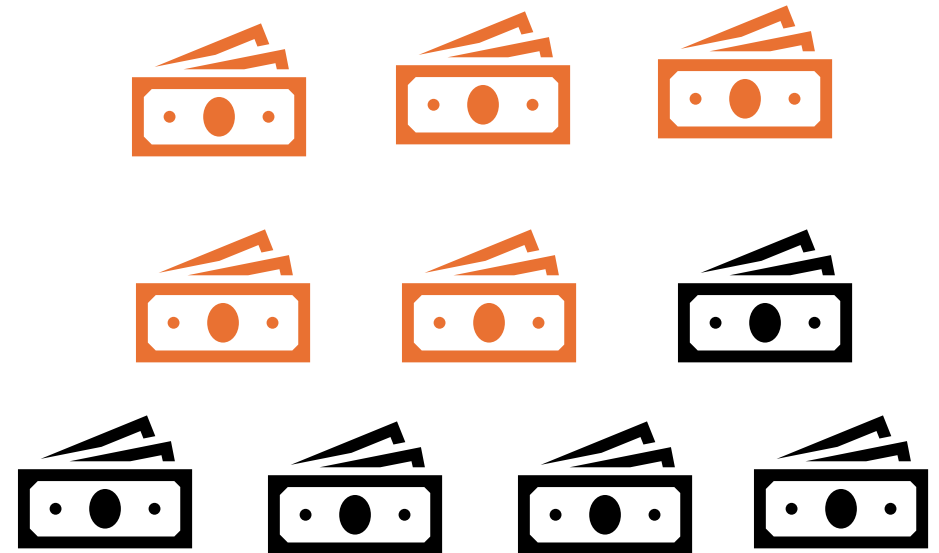
Housing Cost Burden

Spending **more than 30%** of household income on housing costs



Severe Housing Cost Burden

Spending **more than 50%** of household income on housing costs



Housing Cost Burden

In Dover, 44% of households are cost burdened.

36% of households with a mortgage are cost burdened (1,756 households)

14% of homeowner households without a mortgage are cost burdened (327 households)

58% of renter households are cost burdened (4,622 households)

23.7% of renter households are extremely cost burdened (1,947 households)

2024 ACS, 5-year estimates



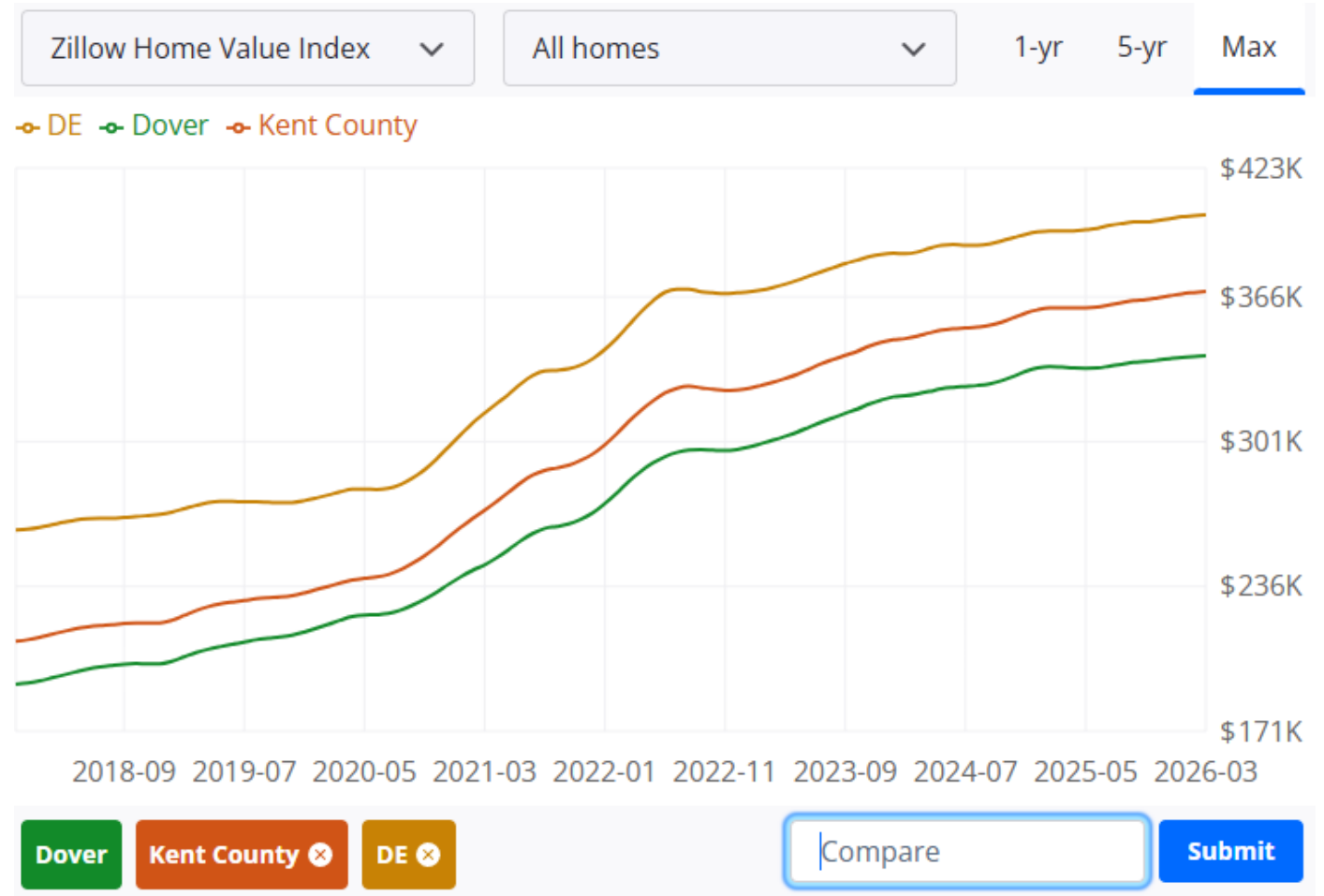
How much does housing cost in Dover?

- Dover's Median gross rent is **\$1,344 per unit**, calculated only for occupied units paying rent (2024 ACS 5-year estimates).
 - To afford this rent, a household would need to make at least \$53,760/year.
- Zillow estimates Dover's median rent at \$1,795, and Apartments.com estimates Dover renters' monthly housing costs at \$2,447.



Zillow Home Value Index (ZHVI)

- The **ZHVI** is a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type.
- It reflects the typical value for homes in the 35th to 65th percentile range.
- **Dover ZHVI: \$339,650**
- **Kent County ZHVI: \$368,542**
- **Delaware ZHVI: \$396,207**



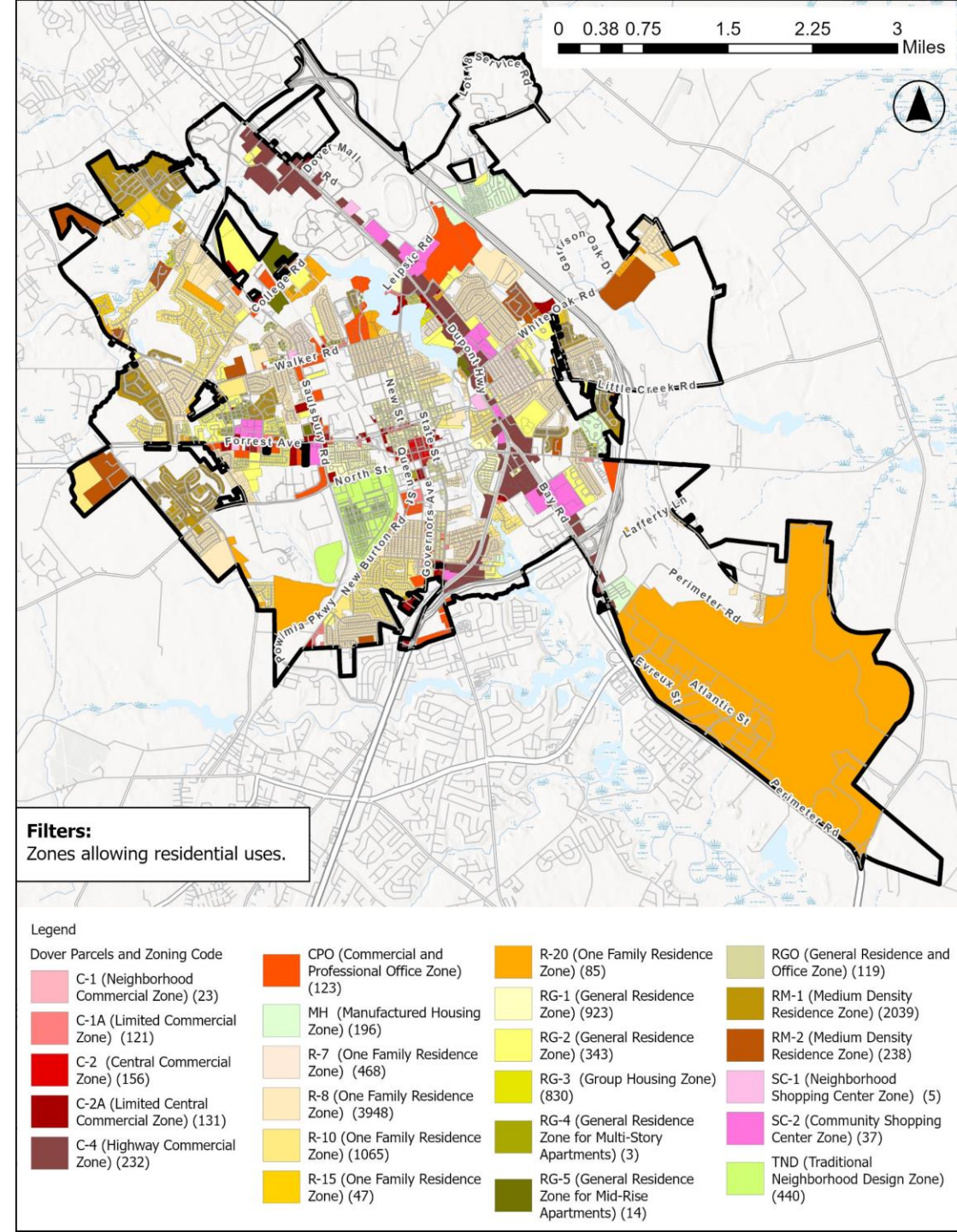
Regulatory Analysis Methodology

- Dover subdivision and zoning codes
- Permitted residential uses
- Process for subdivisions
- Bulk standards, including variances and PND bulk standards
- Supplementary regulations (Zoning Ordinance Article 5)
- Off street parking, driveways, and loading facilities (Zoning Ordinance Article 6)



Zones Permitting Residential Uses

- 23 zones allow residential uses
- These zones make up 55% of all zoned land in Dover
- Around 6% of Dover's zoned land is identified as "vacant" in County parcel data
 - Importance of infill and redevelopment



Evaluating the Strategies: Barriers and Potential Actions

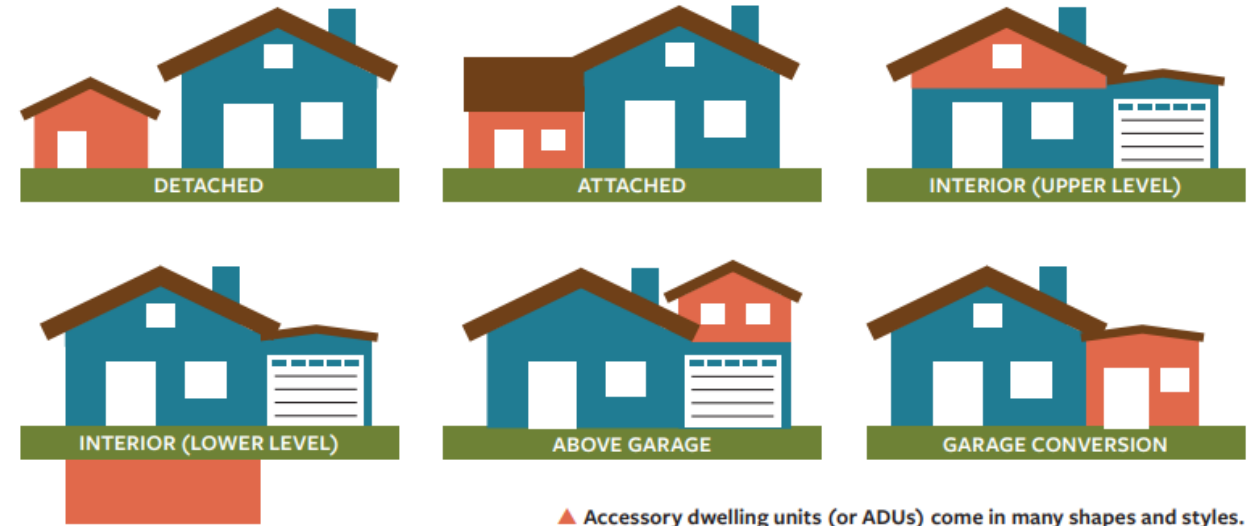


Reform 1: ADUs



ADUs: Accessory Dwelling Units

- Small scale housing, expand housing choices without substantially changing neighborhood character
- Allow flexibility to accommodate family members, caregivers, rental income
- Can support aging in place, intergenerational neighborhoods



ADUs: Considerations

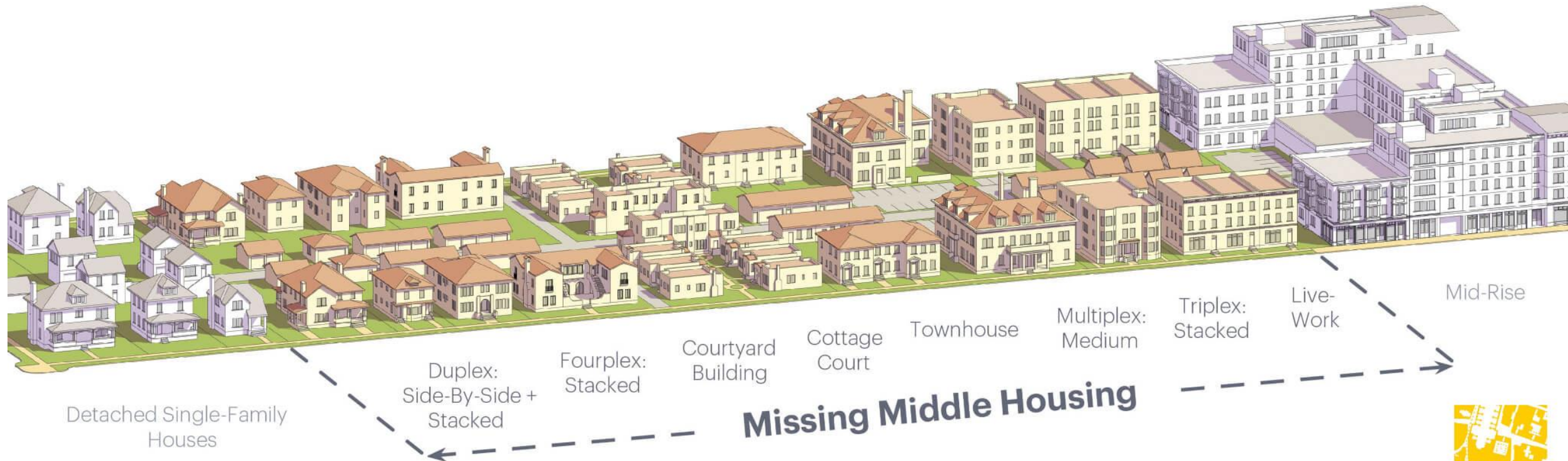
- **Modifying code to allow ADUs as permitted accessory use**
- Should bulk standards be adjusted to facilitate ADUs?
- Should ADUs have specific parking requirements?
- Could the 15ft limit on accessory building height be increased to allow ADUs over detached garages?



Reform 2: Missing Middle Housing

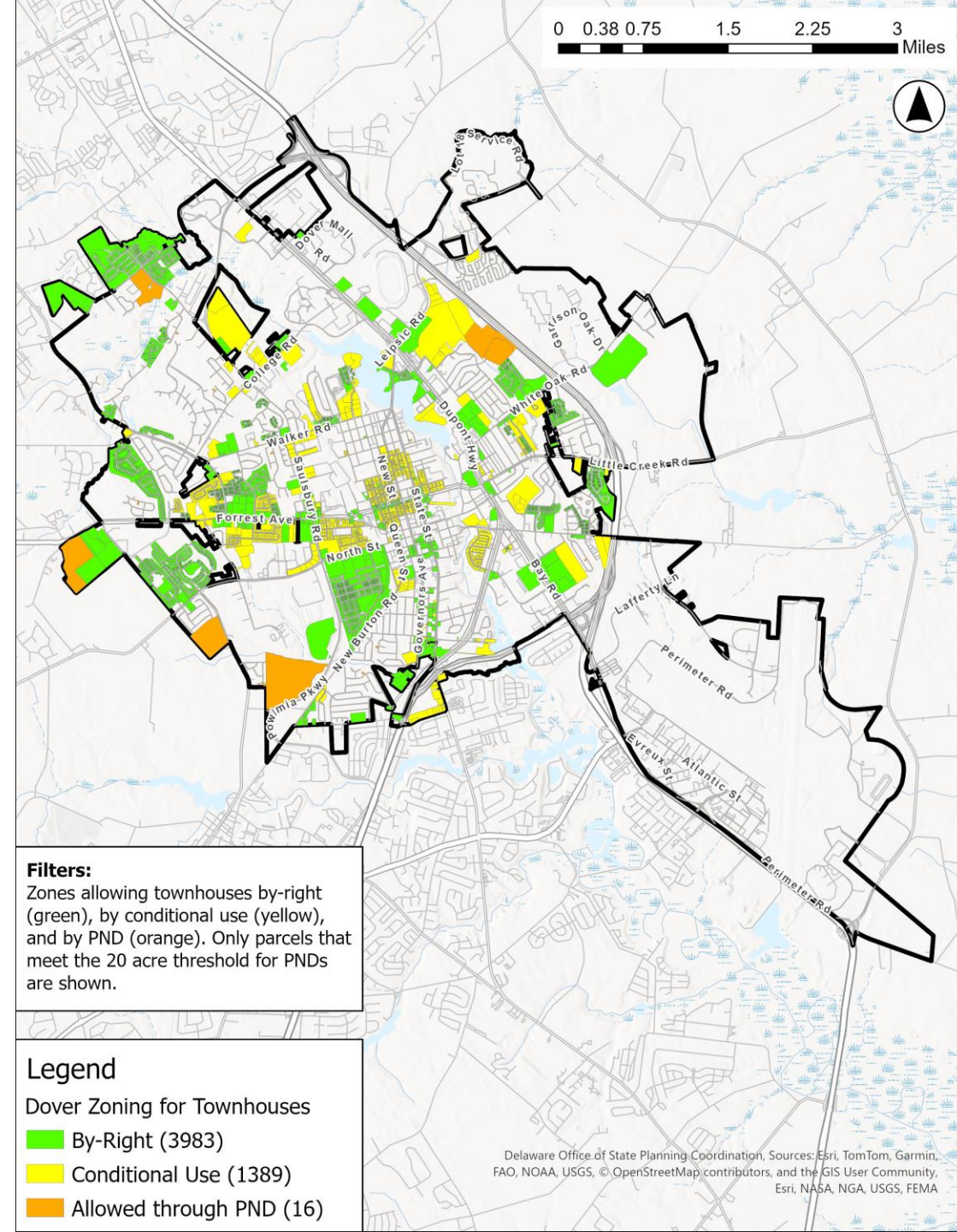


Missing Middle



Townhouses: By right, Conditional Use, PND

- Missing middle housing types are only permitted by-right in few areas of the City
- Townhouses are permitted in many more areas of the city if you include where they are allowed by Conditional Use permit or by PND

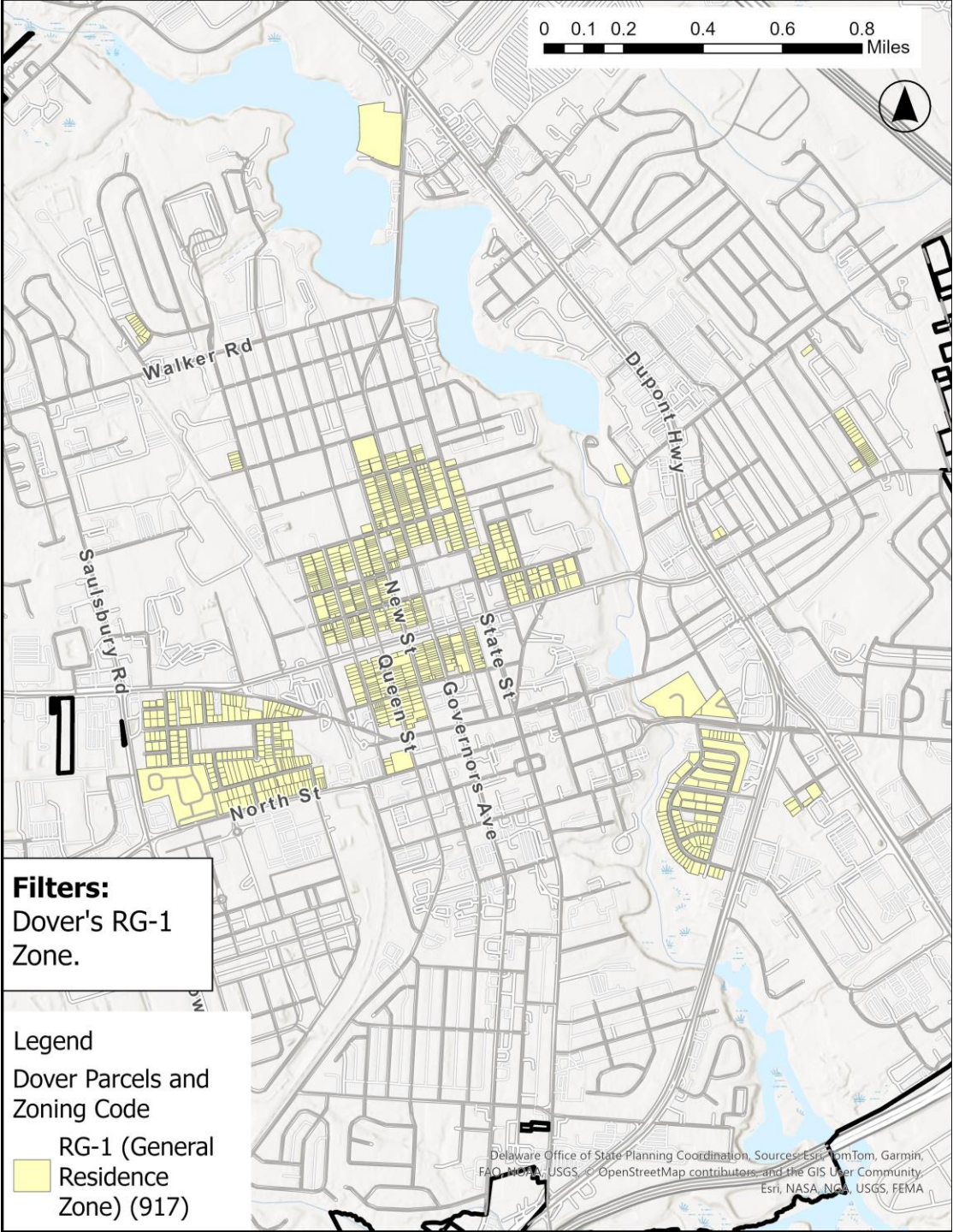


Considerations

- Could RG-1 and RG-2 be modified to allow townhouses and duplexes by right, instead of conditional use?
- Could RG-2 allow multifamily by right instead of by conditional use?
- Could RG-1 and RM-2 change to allow multi-family other than garden apartments?



Spotlight: RG-1 Zone



Considerations: Multifamily Missing Middle

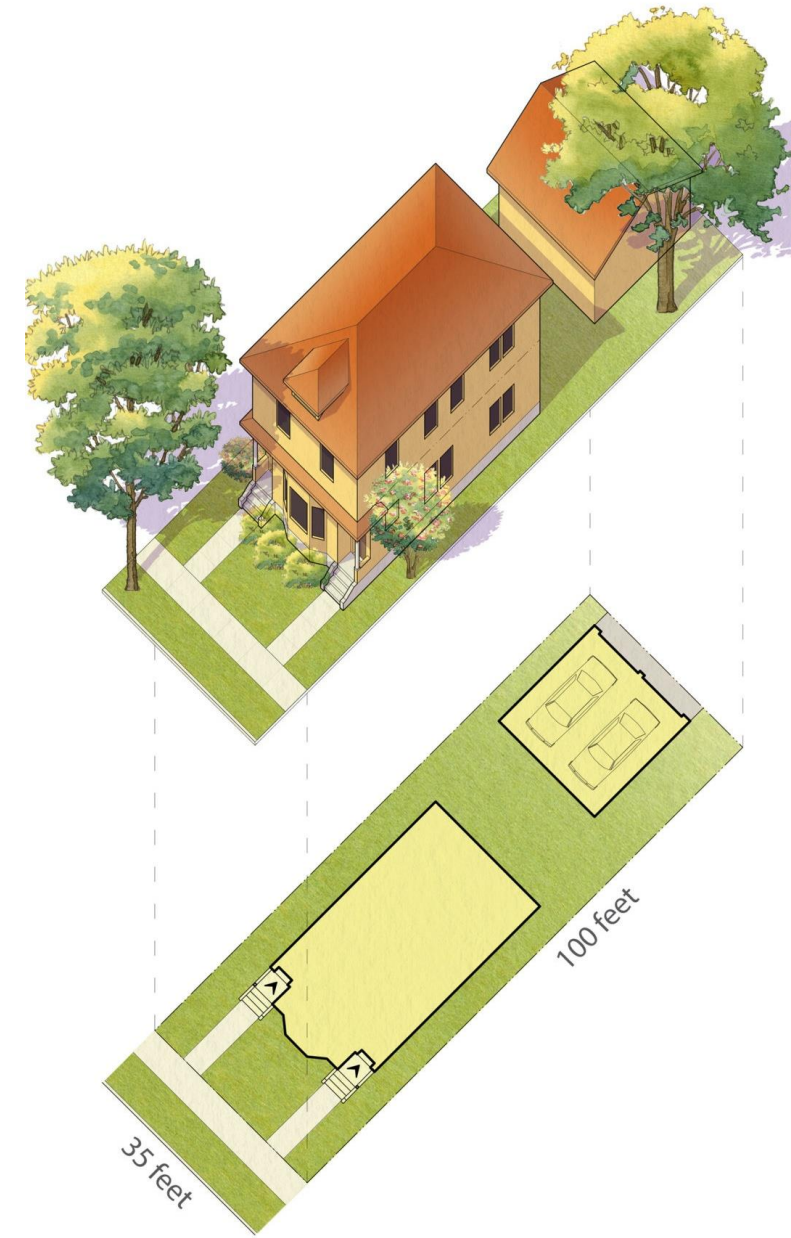
- Could the “garden apartment” definition be updated to be more specific, drawing on Missing Middle’s definition?
- Would it be helpful to update the definition for mid-rise apartment? The current definition requires an elevator.
- Should multiplexes continue to require independent access for each unit, or could the definition change to allow for more creative designs?



One example of a multiplex that does not have independent outside access for each dwelling unit.

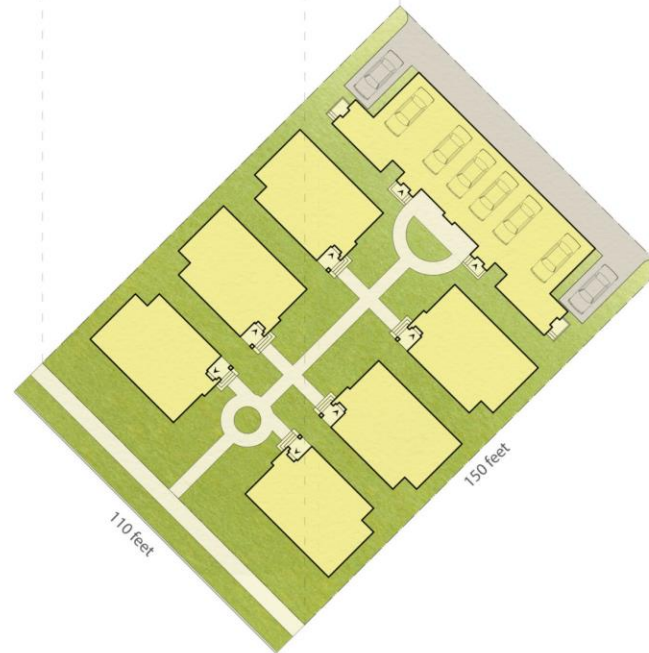
Considerations: Stacked Duplexes

Could more than one unit be permitted on the same lot, or could the duplex definition be changed to allow stacked duplexes instead of only side-by-side duplexes?



Considerations: Additional Missing Middle

- Could “cottage courts” or tiny homes be permitted housing



Considerations: Building Conversions

Could Dover allow existing large residential buildings like the Victorian-era homes on State St. to be converted into duplexes or multifamily units, while maintaining their exterior appearance?



“The Castle” at 300 N State Street was converted into 11 rental apartments in the 1930s, while retaining the building’s history and character.





Reform 3: Increase Housing Buildable Density



Bulk Standards and Missing Middle Housing

- Minimum lot size requirements may prevent Missing Middle housing types from being developed even in zones where they are permitted.
- Minimum lot sizes have been reduced in Dover through variances and PNDs.



Could minimum lot sizes be reduced?





Reform 4: Multi-family and Mixed-Use Building Heights



Building Heights: Considerations

- Increasing building heights for multifamily housing and/or mixed-use structures can reduce housing costs.
- Could the maximum height of multifamily housing in **RG-2** increase from 3 stories to 4 or more stories?
- Could the maximum height of multifamily housing in **RM-2** increase from 3 stories and 35 feet to at least 4 stories?



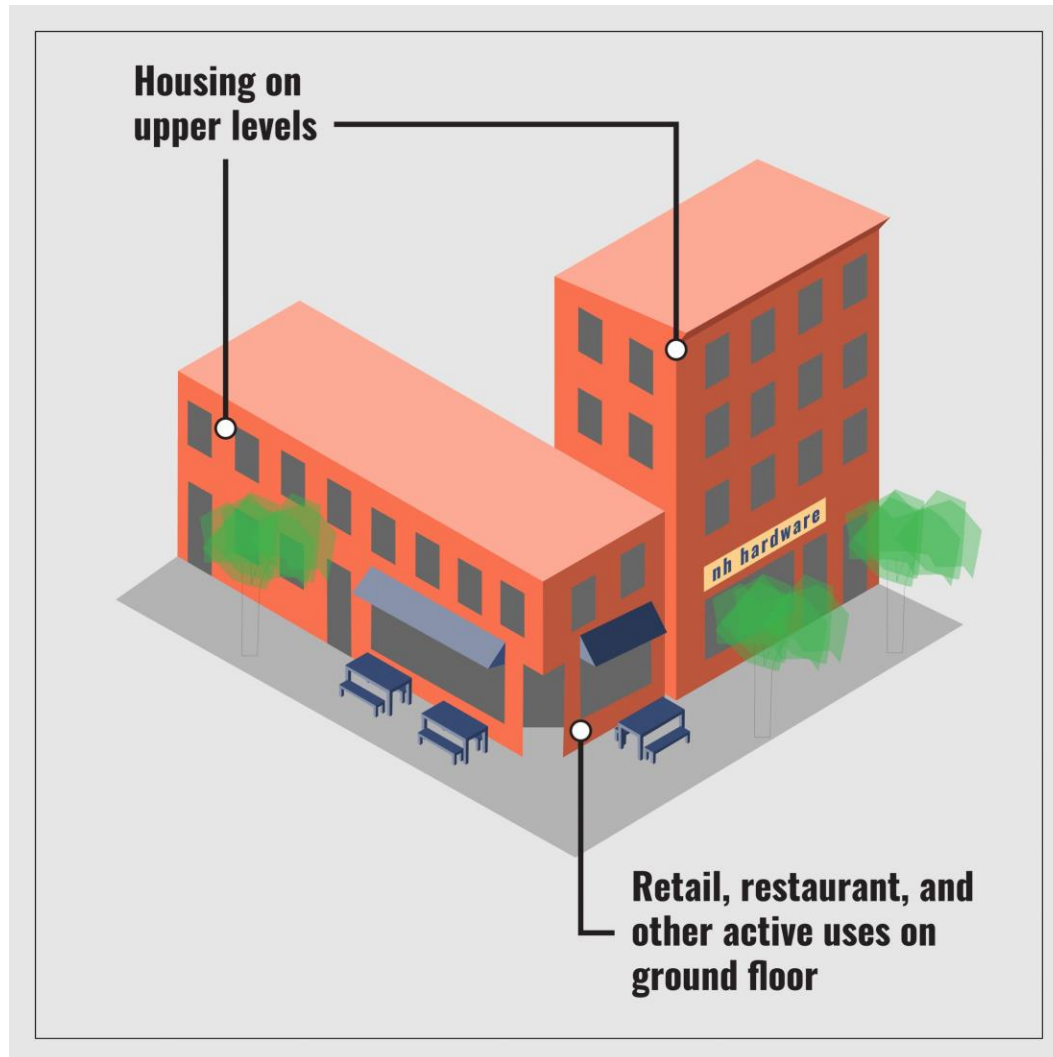
Top: The Grande 55+ Rental Community at 4 stories.
Bottom: English Village Condominiums at 3 stories in RM-2



Reform 4: High Density Mixed Use Residential in Commercial Zones and Employment Centers



Mixed Use Development



Mixed Use: Considerations

- Continue to build upon the strategies outlined in *Capital City 2030: Transforming Downtown Dover* to promote many of the identified work/play housing opportunities in the Downtown core.
- For example, could **C-4** be amended to allow apartments by-right?
- Could **CPO** be amended to allow townhouses, duplexes, and/or apartments by-right?
- Are there other commercial zones that do not currently allow residential that could be amended to allow mixed-use development (ex. **SC-3** or **IO**)?



Reform 5: Inclusionary Zoning

- Requiring all developments include a certain percentage of affordable housing units
 - Some inclusionary zoning policies allow affordable units to be built at a different location, while others require affordable units within the same building.
 - Some inclusionary zoning policies allow for a payment to an affordable housing fund to be used by others.



Evaluate an inclusionary housing program requiring or incentivizing affordable housing set-asides in larger residential developments.



Reform 6: Pre-Reviewed Design Plans

- Not initially chosen by City
- Pre-reviewed design plans are reusable sets of designs and blueprints that are already approved by local governments and available to developers for free.
- Pre-reviewed design plans can reduce unpredictability and shorten the approval process for developers.

Consider use of a pattern book or pre-reviewed design plans beyond Dover's TND zone.

Figure 2

Preapproved Plan for a 2-Bedroom Cottage in South Bend's Pattern Book
Plans for smaller homes can encourage efficient building on smaller lots



Source: Build South Bend Toolkit

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Reform 7: Parking Requirements

- Calibrating parking standards to actual demand can reduce unnecessary construction costs while creating more efficient use of land in walkable neighborhoods.
- RG-1 zoning requires one off-street parking space per unit, while apartments require 2.25 parking spaces per unit.

Can parking requirements be reduced, especially for apartments and/or infill development?



Conclusion



ADUs: aging in place + local charm



Missing Middle: return to when these housing types were allowed in Dover



Density: cheaper production costs → affordability



Mixed use: walkable neighborhoods



Other analyses: Water and wastewater impact fee, active recreation requirements



Thank you!